

Your Debit MasterCard®

Have you always wanted the security of a checkbook with the convenience of an ATM card? With the Debit MasterCard you can have the best of both worlds. Use it at an ATM to get cash. Use it at your favorite restaurants or make purchases at your local grocery store. Its uses are virtually endless. Use your Debit Mastercard card at millions of locations worldwide. Enjoy the benefits that the MasterCard symbol brings to your ATM card.

Simple to Use

Your everyday purchases have never been easier.

- A** To make a purchase at any participating merchant, you simply swipe your Debit MasterCard through a card reader.
- B** You'll either be asked to enter your secret Personal Identification Number (PIN) or simply sign your name. Many merchants will give you the option of receiving additional cash back.
- C** You'll receive a receipt for your purchase and the total amount of your transaction will be deducted from your checking account.

It's that easy!

COMPLETE AND RETURN THE ATTACHED APPLICATION TODAY TO BEGIN SHOPPING WITH YOUR DEBIT MASTERCARD.

It's Easy

 Debit MasterCard® ATM Card

Simply complete this form (**please print**), place in envelope, and mail to Ukrainian Future Credit Union, 26495 Ryan Rd., Warren, MI 48091

Your Account Number _____

Primary Member's Name (card one) _____
Drivers License #/State Issued From _____
Social Security # _____ Mother's Maiden Name _____

Joint Member's Name (card two) _____
Drivers License #/State Issued From _____
Social Security # _____ Mother's Maiden Name _____

Address _____

City/State/Zip _____

Work Telephone Number _____

Home Telephone Number _____

I/we already have an existing Overdraft Line of Credit with Ukrainian Future Credit Union, and I/we hereby request that if transactions made with my/our Debit MasterCard overdraw my/our Ukrainian Future Credit Union Checking Account, that transfers be made from that Overdraft Line of Credit up to my/our available limit to cover any overdrawn amounts. *If you do not already have an existing Overdraft Line of Credit with Ukrainian Future Credit Union, you can come in to the Ukrainian Future Credit Union office and speak with a Loan Officer or request an application.*

Primary Member's Signature _____

Joint Member's Signature* _____

*Both signatures required on joint accounts.

By signing below, I/we hereby make application for a Ukrainian Future Credit Union Debit MasterCard. I/we agree to be bound to all of the terms and conditions governing the use of that card as outlined in the Ukrainian Future Credit Union DISCLOSURE FOR ELECTRONIC FUND TRANSACTIONS. I/we understand and agree that the disclosure will be provided to me by Ukrainian Future Credit Union if my request is approved. I/we understand and agree that the credit union's decision to grant this request will be based on information provided on this application, along with past history and information obtained from a Consumer Reporting Agency. I/We hereby authorize Ukrainian Future Credit Union to obtain my consumer report for this purpose.

Primary Member's Signature _____

Joint Member's Signature* _____

*Both signatures required on joint accounts.

Daily Limit Requested _____ Daily Limit Approved _____

FOR CREDIT UNION USE ONLY		
Date Approved _____	Date Denied _____	Staff Initials _____

Date Approved _____	Number of cards ordered _____	Staff Initials _____
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Commonly Asked Questions

Q How does the Debit MasterCard® work?

A Use your Debit MasterCard at any participating merchant to purchase items such as clothing, groceries or gasoline and the transaction will clear your checking account as if you had written a check for those items. Since it replaces the actual check writing, you simply deduct the transaction from your checkbook register for record keeping.

Q What's the difference between a credit card and my Debit MasterCard?

A Your credit card is a loan that you are obligated to pay interest on. Your Debit MasterCard replaces your written checks and doubles as your ATM card. You pay *NO* interest.

Q Is there an annual fee?

A There is *NO* annual fee with your Debit MasterCard.

Q What are the benefits?

A The Debit MasterCard makes all of the purchases you make in your everyday life quick and easy. You never have to take out your check-book, show ID or wait for approval. You can also keep track of your transactions, as each of your purchases will appear on your monthly credit union statement.



**UKRAINIAN FUTURE
CREDIT UNION**

26495 Ryan Rd.
Warren, MI 48091

(586) 757-1980

www.ukrfutcu

APPLICATION

**Debit
MasterCard®**



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CREDIT UNION**

APPLY TODAY!

